**GRUPO ELEKTRA ANNOUNCES REVENUE OF PS.47,761 MILLION AND EBITDA OF PS.5,353 MILLION IN THE SECOND QUARTER OF 2026**

**México City, July 23, 2026—**Grupo Elektra, S.A.B. de C.V., Latin America's leading specialty retailer and financial services company, and the largest non-bank provider of cash advance services in the United States, today announced second quarter 2026 results.

## Quarterly results

Grupo Elektra's consolidated revenue was Ps.47,761 million in the period, compared to Ps.50,864 million in the same quarter of the previous year.

Consolidated costs were Ps.23,422 million, from Ps.22,680 million in the previous year, while sales, administration and promotion expenses totaled Ps.18,986 million, compared to Ps.22,056 million in the same period of 2025.

EBITDA was Ps.5,353 million, from Ps.6,129 million a year ago.

Below EBITDA, a foreign exchange loss of Ps.182 million was recorded, compared to a profit of Ps.584 million a year ago, as a result of the appreciation of the peso exchange rate against the dollar, together with a net asset position in dollars this quarter, compared to a net liability position a year ago.

A negative variation of Ps.582 million was registered in other financial results, reflecting an 8% capital gain in the market value of underlying financial instruments a year ago.

Grupo Elektra reported net profit of Ps.560 million, from Ps.2,696 million a year ago.

## Balance sheet

The consolidated gross loan portfolio as of June 30, 2026, was Ps.214,360 million, compared to Ps.201,647 million the previous year. The consolidated non-performing loan ratio was 5.40% at year-end.

Banco Azteca México's gross loan portfolio balance was Ps.209,279 million, from Ps.193,792 million a year ago. The bank's non-performing loan ratio was 5.35%.

Grupo Elektra's consolidated deposits were Ps.255,724 million, compared to Ps.248,988 million a year ago. Banco Azteca México's traditional deposits reached Ps.246,581 million, from Ps.241,451 million the previous year.

Banco Azteca México's estimated liquidity coverage ratio was 504%, and its capitalization ratio was 14.67%.

**Company Profile:**

Grupo Elektra is Latin America's leading financial services company and specialty retailer and the largest non-bank provider of cash advance services in the United States. The group operates more than 5,000 points of contact in México, the United States, Guatemala, Honduras, and Panama.

Grupo Elektra is a Grupo Salinas company (www.gruposalinas.com), a group of dynamic, fast-growing, and technologically advanced companies focused on creating economic value through market innovation and goods and services that improve standards of living; social value to improve community well-being; and environmental value by reducing the negative impact of its business activities. Created by Mexican entrepreneur Ricardo B. Salinas (www.ricardosalinas.com), Grupo Salinas operates as a management development and decision forum for the top leaders of member companies. These companies include TV Azteca (www.TVazteca.com; www.irtvazteca.com), Grupo Elektra (www.grupoelektra.com.mx), Banco Azteca (www.bancoazteca.com.mx), Purpose Financial (havepurpose.com), Afore Azteca (www.aforeazteca.com.mx), Seguros Azteca (www.segurosazteca.com.mx), Punto Casa de Bolsa (www.puntocasadebolsa.mx), Total Play (irtotalplay.mx; www.totalplay.com.mx) and Total Play Empresarial (totalplayempresarial.com.mx). Each of the Grupo Salinas companies operates independently, with its own management, board of directors and shareholders. Grupo Salinas has no equity holdings. The group of companies shares a common vision, values, and strategies for achieving rapid growth, superior results, and world-class performance.

*Except for historical information, the matters discussed in this press release are concepts about the future that involve risks and uncertainty that may cause actual results to differ materially from those projected. Other risks that may affect Grupo Elektra and its subsidiaries are presented in documents sent to the securities authorities.*


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**GRUPO ELEKTRA, S.A.B. DE C.V. AND SUBSIDIARIES**
**CONSOLIDATED INCOME STATEMENTS**
**MILLIONS OF MEXICAN PESOS**

| | 2Q25 | | 2Q26 | | Change | |
|---|---|---|---|---|---|---|
| Financial income | 31,544 | 62% | 30,387 | 64% | (1,157) | -4% |
| Commercial income | 19,320 | 38% | 17,374 | 36% | (1,947) | -10% |
| **Income** | **50,864** | **100%** | **47,761** | **100%** | (3,103) | -6% |
| Financial cost | 9,038 | 18% | 11,530 | 24% | 2,492 | 28% |
| Commercial cost | 13,642 | 27% | 11,892 | 25% | (1,750) | -13% |
| **Costs** | **22,680** | **45%** | **23,422** | **49%** | 742 | 3% |
| **Gross income** | **28,185** | **55%** | **24,339** | **51%** | (3,846) | -14% |
| **Sales, administration and promotion expenses** | **22,056** | **43%** | **18,986** | **40%** | (3,070) | -14% |
| **EBITDA** | **6,129** | **12%** | **5,353** | **11%** | (776) | -13% |
| Depreciation and amortization | 2,428 | 5% | 2,335 | 5% | (92) | -4% |
| Other (income) expense, net | (12) | 0% | 4 | 0% | 16 | ---- |
| **Operating income** | **3,714** | **7%** | **3,014** | **6%** | (700) | -19% |
| Comprehensive financial result: | | | | | | |
| Interest income | 375 | 1% | 219 | 0% | (156) | -42% |
| Interest expense | (1,510) | -3% | (1,345) | -3% | 165 | 11% |
| Foreign exchange gain (loss), net | 584 | 1% | (182) | 0% | (766) | ---- |
| Other financial results, net | 774 | 2% | 192 | 0% | (582) | -75% |
| | **224** | **0%** | **(1,116)** | **-2%** | (1,340) | ---- |
| Participation in the net income of CASA and other associated companies | 60 | 0% | 46 | 0% | (14) | -23% |
| **Income before income tax** | **3,997** | **8%** | **1,944** | **4%** | (2,053) | -51% |
| Income tax | (1,314) | -3% | (1,384) | -3% | (71) | -5% |
| **Income before discontinued operations** | **2,683** | **5%** | **560** | **1%** | (2,123) | -79% |
| Result from discontinued operations | 13 | 0% | 0 | 0% | (13) | ---- |
| **Consolidated net income** | **2,696** | **5%** | **560** | **1%** | (2,136) | -79% |

**GRUPO ELEKTRA, S.A.B. DE C.V. AND SUBSIDIARIES**
**CONSOLIDATED INCOME STATEMENTS**
**MILLIONS OF MEXICAN PESOS**

| | 6M25 | | 6M26 | | Change | |
|---|---|---|---|---|---|---|
| Financial income | 65,388 | 64% | 64,201 | 66% | (1,187) | -2% |
| Commercial income | 37,244 | 36% | 33,362 | 34% | (3,882) | -10% |
| **Income** | **102,633** | **100%** | **97,564** | **100%** | (5,069) | -5% |
| Financial cost | 20,164 | 20% | 23,006 | 24% | 2,842 | 14% |
| Commercial cost | 26,065 | 25% | 22,235 | 23% | (3,830) | -15% |
| **Costs** | **46,229** | **45%** | **45,241** | **46%** | (988) | -2% |
| **Gross income** | **56,403** | **55%** | **52,323** | **54%** | (4,081) | -7% |
| **Sales, administration and promotion expenses** | **43,336** | **42%** | **40,351** | **41%** | (2,985) | -7% |
| **EBITDA** | **13,067** | **13%** | **11,972** | **12%** | (1,096) | -8% |
| Depreciation and amortization | 4,817 | 5% | 4,773 | 5% | (45) | -1% |
| Other income, net | (17) | 0% | (37) | 0% | (20) | ---- |
| **Operating income** | **8,267** | **8%** | **7,236** | **7%** | (1,031) | -12% |
| Comprehensive financial result: | | | | | | |
| Interest income | 856 | 1% | 406 | 0% | (450) | -53% |
| Interest expense | (3,061) | -3% | (2,630) | -3% | 431 | 14% |
| Foreign exchange gain (loss), net | 603 | 1% | (224) | 0% | (826) | ---- |
| Other financial results, net | 37 | 0% | 19 | 0% | (18) | -49% |
| | **(1,565)** | **-2%** | **(2,429)** | **-2%** | (864) | -55% |
| Participation in the net income of CASA and other associated companies | 51 | 0% | 49 | 0% | (2) | -3% |
| **Income before income tax** | **6,753** | **7%** | **4,856** | **5%** | (1,897) | -28% |
| Income tax | (2,206) | -2% | (2,662) | -3% | (456) | -21% |
| **Income before discontinued operations** | **4,547** | **4%** | **2,194** | **2%** | (2,352) | -52% |
| Result from discontinued operations | 14 | 0% | (2) | 0% | (16) | ---- |
| **Consolidated net income** | **4,561** | **4%** | **2,193** | **2%** | (2,368) | -52% |

**GRUPO ELEKTRA, S.A.B. DE C.V. AND SUBSIDIARIES**
**CONSOLIDATED BALANCE SHEET**
**MILLIONS OF MEXICAN PESOS**

| | Commercial Business | Financial Business | Grupo Elektra | Commercial Business | Financial Business | Grupo Elektra | Change | |
|---|---|---|---|---|---|---|---|---|
| | | *At June 30, 2025* | | | *At June 30, 2026* | | | |
| Cash and cash equivalents | 8,472 | 30,496 | 38,968 | 11,094 | 29,747 | 40,841 | 1,873 | 5% |
| Marketable financial instruments | 5,930 | 135,356 | 141,285 | 10,108 | 105,027 | 115,135 | (26,151) | -19% |
| Performing loan portfolio | - | 108,274 | 108,274 | - | 109,674 | 109,674 | 1,400 | 1% |
| Total past-due loans | - | 6,028 | 6,028 | - | 8,220 | 8,220 | 2,192 | 36% |
| Gross loan portfolio | - | 114,302 | 114,302 | - | 117,894 | 117,894 | 3,592 | 3% |
| Allowance for credit risks | - | 18,957 | 18,957 | - | 19,783 | 19,783 | 825 | 4% |
| Loan portfolio, net | - | 95,345 | 95,345 | - | 98,112 | 98,112 | 2,767 | 3% |
| Inventories | 23,875 | - | 23,875 | 18,663 | - | 18,663 | (5,212) | -22% |
| Other current assets | 23,984 | 13,840 | 37,824 | 25,678 | 13,357 | 39,034 | 1,210 | 3% |
| **Total current assets** | **62,261** | **275,036** | **337,298** | **65,542** | **246,242** | **311,784** | (25,514) | -8% |
| Financial instruments | 16,435 | 256 | 16,691 | 373 | 237 | 610 | (16,081) | -96% |
| Performing loan portfolio | - | 84,436 | 84,436 | - | 93,115 | 93,115 | 8,679 | 10% |
| Total past-due loans | - | 2,908 | 2,908 | - | 3,351 | 3,351 | 443 | 15% |
| Gross loan portfolio | - | 87,345 | 87,345 | - | 96,466 | 96,466 | 9,122 | 10% |
| Allowance for credit risks | - | 6,173 | 6,173 | - | 6,363 | 6,363 | 190 | 3% |
| Loan portfolio | - | 81,171 | 81,171 | - | 90,103 | 90,103 | 8,932 | 11% |
| Other non-current assets | 38 | 484 | 522 | 12 | 1,571 | 1,583 | 1,061 | 203% |
| Investment in shares | 2,175 | 16 | 2,191 | 144 | 20 | 164 | (2,027) | -93% |
| Property, furniture, equipment and investment in stores, net | 7,910 | 9,775 | 17,685 | 6,628 | 8,504 | 15,132 | (2,553) | -14% |
| Intangible assets | 598 | 9,028 | 9,626 | 66 | 9,069 | 9,135 | (491) | -5% |
| Right of use asset | 13,303 | 2,287 | 15,590 | 12,861 | 1,875 | 14,735 | (855) | -5% |
| Other assets | 12,163 | 12,172 | 24,335 | 13,968 | 14,811 | 28,779 | 4,444 | 18% |
| **TOTAL ASSETS** | **114,884** | **390,226** | **505,110** | **99,594** | **372,431** | **472,025** | (33,085) | -7% |
| Demand and term deposits | - | 248,988 | 248,988 | - | 255,724 | 255,724 | 6,737 | 3% |
| Creditors from repurchase agreements | - | 55,704 | 55,704 | - | 29,811 | 29,811 | (25,893) | -46% |
| Short-term debt | 11,899 | 38 | 11,937 | 12,635 | 17 | 12,653 | 716 | 6% |
| Leasing | 2,588 | 837 | 3,426 | 2,701 | 744 | 3,444 | 18 | 1% |
| **Short-term liabilities with cost** | 14,487 | 305,567 | 320,054 | 15,336 | 286,296 | 301,632 | (18,422) | -6% |
| Suppliers and other short-term liabilities | 29,839 | 23,942 | 53,781 | 37,940 | 24,632 | 62,572 | 8,792 | 16% |
| **Short-term liabilities without cost** | 29,839 | 23,942 | 53,781 | 37,940 | 24,632 | 62,572 | 8,792 | 16% |
| **Total short-term liabilities** | **44,326** | **329,508** | **373,835** | **53,276** | **310,929** | **364,205** | (9,630) | -3% |
| Long-term debt | 23,468 | - | 23,468 | 19,240 | - | 19,240 | (4,228) | -18% |
| Leasing | 12,246 | 1,549 | 13,795 | 11,839 | 1,225 | 13,064 | (730) | -5% |
| **Long-term liabilities with cost** | 35,714 | 1,549 | 37,263 | 31,079 | 1,225 | 32,304 | (4,958) | -13% |
| **Long-term liabilities without cost** | 10,106 | 2,713 | 12,819 | 7,384 | 2,583 | 9,968 | (2,851) | -22% |
| **Total long-term liabilities** | **45,820** | **4,262** | **50,082** | **38,463** | **3,809** | **42,272** | (7,810) | -16% |
| **TOTAL LIABILITIES** | **90,146** | **333,770** | **423,917** | **91,739** | **314,737** | **406,477** | (17,440) | -4% |
| **TOTAL STOCKHOLDERS' EQUITY** | **24,738** | **56,455** | **81,193** | **7,854** | **57,694** | **65,548** | (15,645) | -19% |
| **LIABILITIES + EQUITY** | **114,884** | **390,226** | **505,110** | **99,594** | **372,431** | **472,025** | (33,085) | -7% |

## INFRASTRUCTURE

| | 2Q25 | | 2Q26 | | Change | |
|---|---|---|---|---|---|---|
| **Points of sale in Mexico** | | | | | | |
| Elektra | 1,244 | 20% | 1,229 | 21% | (15) | -1% |
| Salinas y Rocha | 32 | 1% | 29 | 0% | (3) | -9% |
| Banco Azteca | 1,930 | 31% | 1,884 | 32% | (46) | -2% |
| Freestanding branches | 1,691 | 28% | 1,664 | 28% | (27) | -2% |
| **Total** | **4,897** | **80%** | **4,806** | **81%** | (91) | -2% |
| **Points of sale in Central America** | | | | | | |
| Elektra | 129 | 2% | 126 | 2% | (3) | -2% |
| Banco Azteca | 234 | 4% | 229 | 4% | (5) | -2% |
| Freestanding branches | 67 | 1% | 64 | 1% | (3) | -4% |
| **Total** | **430** | **7%** | **419** | **7%** | (11) | -3% |
| **Points of sale in North America** | | | | | | |
| Purpose Financial | 804 | 13% | 741 | 12% | (63) | -8% |
| **Total** | **804** | **13%** | **741** | **12%** | (63) | -8% |
| **TOTAL** | **6,131** | **100%** | **5,966** | **100%** | (165) | -3% |
| **Floor space ($m^2$)** | **1,726** | **100%** | **1,717** | **100%** | (9) | -1% |